

South Dakota Risk Pool
Monthly Premium Rates Effective July 1, 2012 through June 30, 2013

Non-Tobacco User Rates														
Age	\$1,000 Deductible		\$2,000 Deductible		\$3,000 Deductible		\$3,000 Deductible HSA		\$5,000 Deductible		\$7,500 Deductible		\$10,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<20	\$287.00	\$294.00	\$247.00	\$253.00	\$199.00	\$204.00	\$162.00	\$166.00	\$167.00	\$172.00	\$138.00	\$142.00	\$127.00	\$129.00
20-24	\$327.00	\$441.60	\$283.00	\$397.90	\$234.00	\$344.00	\$189.00	\$287.00	\$189.00	\$289.00	\$157.00	\$237.00	\$143.00	\$204.00
25-29	\$356.00	\$567.00	\$307.00	\$487.00	\$251.00	\$402.00	\$206.00	\$337.00	\$204.00	\$337.00	\$169.00	\$276.00	\$154.00	\$238.00
30-34	\$395.00	\$612.00	\$340.00	\$525.00	\$279.00	\$432.00	\$229.00	\$362.00	\$228.00	\$363.00	\$187.00	\$298.00	\$171.00	\$261.00
35-39	\$457.00	\$648.60	\$395.00	\$584.20	\$325.00	\$482.00	\$265.00	\$400.00	\$265.00	\$404.00	\$219.00	\$334.00	\$199.00	\$296.00
40-44	\$570.00	\$715.30	\$493.00	\$644.00	\$410.00	\$543.00	\$331.00	\$444.00	\$332.00	\$453.00	\$275.00	\$375.00	\$250.00	\$337.00
45-49	\$669.00	\$832.60	\$578.00	\$748.65	\$483.00	\$635.00	\$387.00	\$511.00	\$394.00	\$519.00	\$326.00	\$431.00	\$296.00	\$391.00
50-54	\$799.00	\$967.00	\$690.00	\$836.00	\$578.00	\$701.00	\$458.00	\$556.00	\$467.00	\$568.00	\$386.00	\$472.00	\$350.00	\$430.00
55-59	\$991.00	\$1,064.00	\$857.00	\$920.00	\$716.00	\$775.00	\$565.00	\$613.00	\$574.00	\$626.00	\$477.00	\$521.00	\$433.00	\$475.00
60-64	\$1,224.00	\$1,162.00	\$1,053.00	\$1,001.00	\$876.00	\$847.00	\$704.00	\$668.00	\$710.00	\$679.00	\$589.00	\$566.00	\$535.00	\$516.00
65+	\$1,224.00	\$1,162.00	\$1,053.00	\$1,001.00	\$876.00	\$847.00	\$704.00	\$668.00	\$710.00	\$679.00	\$589.00	\$566.00	\$535.00	\$516.00

Tobacco User Rates														
Age	\$1,000 Deductible		\$2,000 Deductible		\$3,000 Deductible		\$3,000 Deductible HSA		\$5,000 Deductible		\$7,500 Deductible		\$10,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<20	\$334.00	\$341.00	\$288.00	\$294.00	\$231.00	\$236.00	\$186.00	\$190.00	\$193.00	\$198.00	\$160.00	\$164.00	\$147.00	\$150.00
20-24	\$381.00	\$557.00	\$330.00	\$479.00	\$273.00	\$397.00	\$217.00	\$328.00	\$219.00	\$332.00	\$182.00	\$273.00	\$166.00	\$235.00
25-29	\$419.00	\$659.00	\$363.00	\$568.00	\$297.00	\$469.00	\$239.00	\$387.00	\$239.00	\$391.00	\$199.00	\$321.00	\$181.00	\$277.00
30-34	\$479.00	\$732.00	\$415.00	\$631.00	\$341.00	\$519.00	\$273.00	\$425.00	\$275.00	\$433.00	\$227.00	\$357.00	\$207.00	\$314.00
35-39	\$561.00	\$831.00	\$487.00	\$718.00	\$402.00	\$588.00	\$319.00	\$476.00	\$324.00	\$491.00	\$269.00	\$407.00	\$243.00	\$362.00
40-44	\$701.00	\$935.00	\$610.00	\$809.00	\$509.00	\$670.00	\$400.00	\$533.00	\$408.00	\$555.00	\$340.00	\$463.00	\$307.00	\$415.00
45-49	\$827.00	\$1,085.00	\$719.00	\$944.00	\$602.00	\$787.00	\$469.00	\$615.00	\$488.00	\$639.00	\$406.00	\$533.00	\$367.00	\$482.00
50-54	\$1,012.00	\$1,216.00	\$881.00	\$1,059.00	\$741.00	\$892.00	\$567.00	\$684.00	\$595.00	\$717.00	\$495.00	\$601.00	\$447.00	\$546.00
55-59	\$1,288.00	\$1,376.00	\$1,124.00	\$1,199.00	\$943.00	\$1,018.00	\$714.00	\$773.00	\$751.00	\$816.00	\$628.00	\$685.00	\$568.00	\$622.00
60-64	\$1,579.00	\$1,510.00	\$1,371.00	\$1,313.00	\$1,144.00	\$1,118.00	\$882.00	\$846.00	\$921.00	\$891.00	\$770.00	\$749.00	\$695.00	\$680.00
65+	\$1,579.00	\$1,510.00	\$1,371.00	\$1,313.00	\$1,144.00	\$1,118.00	\$882.00	\$846.00	\$921.00	\$891.00	\$770.00	\$749.00	\$695.00	\$680.00